GOVERNMENT OF INDIA
AGRICULTURE AND FARMERS WELFARE
LOK SABHA

UNSTARRED QUESTION NO:1573
ANSWERED ON:08.12.2015
Crop Insurance Scheme
Misra Shri Ajay (Teni)

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

(a) whether crop insurance is done by the primary cooperative societies while providing loans to the farmers;

(b) if so, the details thereof along with the amount of the premium collected there from;

(c) whether the premium for crop insurance is recovered from individual account holders while the crop damage is assessed under the revenue rules;

(d) if so, the details thereof; and

(e) whether the Government proposes to make such provisions or enact any rules for paying of compensation for crop damage on the lines of individual insurance policy in case the premium is collected from the individual account holder?

Answer

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

â€¡Ã£Ã°Â Ã£Ã¤Ã“Ã£ ??? ????? ?????? Â½Ã£Ã¢Â¨Ã£Ã£ÃŠÃ£Â¾Ã£ Â½Ã£Ã±Ã¢ Ã€Ã£â€¢Â¾Ã£ Â½Ã£Ã¢Â¨Ã£Ã£Ã¨ (SHRI MOHANBHAI KUNDARIA)

(a) to (d): The Government sponsored crop insurance schemes viz., National Agricultural Insurance Scheme (NAIS), Modified NAIS (MNAIS) and Weather Based Crop Insurance Scheme (WBCIS) are compulsory for loanee farmers who avail crop loans from Rural financial institutions including cooperative banks/ Primary Agriculture Cooperative Society (PACS) in notified areas for notified crops. In the case of such farmers, the concerned Bank/PACS pays the premium to insurance companies by sanctioning additional amount as loan. In respect of non-loanee farmers the insurance companies collects the premium directly or through their agents, which include Banks/PACS.

Contdâ€¦2/-

The admissible claims to the farmers are being calculated as per the stipulated provisions of the schemes and not under the revenue rules. The admissible claims are directly credited in their respective banks accounts of both loanee & non- loanee farmers. For wide-spread calamities, claims are being calculated on the basis of area approach i.e. notified insurance unit. However, for localized calamities such as hailstorm, landslide etc. claims are calculated on the basis of assessment of damage of insured crops at individual farm level under MNAIS.

The scheme wise details of crop insurance premium collected through rural financial institutions including cooperative sector by empanelled companies during the Year 2014-15 is given in Annexure.

(e): No Madam.